

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

BURNELL C SMITH
JUDITH A SMITH
Debtor(s)

Case No. 09-15426

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/29/2009.
- 2) The plan was confirmed on 07/01/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/08/2013.
- 5) The case was completed on 05/06/2014.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: \$0.00.
- 9) Total value of assets exempted: \$36,720.00.
- 10) Amount of unsecured claims discharged without payment: \$55,716.78.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$33,270.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$33,270.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,300.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,501.59
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$3,801.59**

Attorney fees paid and disclosed by debtor: \$1,200.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ARNOLD MOROF & ASSOC	Unsecured	888.40	NA	NA	0.00	0.00
BAC HOME LOAN SERVICING	Secured	3,760.00	3,759.38	3,759.38	3,759.38	0.00
BAC HOME LOAN SERVICING	Secured	0.00	0.00	0.00	0.00	0.00
CANDICA LLC	Unsecured	484.90	579.94	579.94	73.95	0.00
CAPITAL ONE BANK	Unsecured	735.18	907.53	907.53	115.73	0.00
CREDITORS COLLECTION BUREAU	Unsecured	205.00	NA	NA	0.00	0.00
CREDITORS DISCOUNT & AUDIT	Unsecured	377.86	NA	NA	0.00	0.00
DELL FINANCIAL SERVICES	Unsecured	2,128.16	2,327.57	2,327.57	296.81	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	482.22	649.08	649.08	82.77	0.00
FCNB INFIBANK	Unsecured	963.72	976.21	976.21	124.48	0.00
HARRIS & HARRIS LTD	Unsecured	710.12	NA	NA	0.00	0.00
HSBC	Unsecured	29,935.00	30,313.92	30,313.92	3,865.55	0.00
HSBC	Unsecured	2,386.72	NA	NA	0.00	0.00
KCA FINANCIAL SERVICES	Unsecured	737.07	NA	NA	0.00	0.00
MEDICAL BUSINESS BUREAU	Unsecured	884.03	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	1,270.22	1,457.28	1,457.28	185.83	0.00
MIDLAND FUNDING LLC	Unsecured	249.44	282.81	282.81	36.06	0.00
OSTIR CHIROPRACTIC CLINICS	Unsecured	883.10	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	469.20	513.59	513.59	65.49	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	846.64	898.43	898.43	114.57	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	1,089.36	1,217.18	1,217.18	155.21	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	475.20	521.79	521.79	66.54	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	250.79	311.79	311.79	39.76	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	767.68	911.85	911.85	116.28	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	2,387.70	2,615.99	2,615.99	333.58	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	683.05	804.97	804.97	102.65	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PORTFOLIO RECOVERY ASSOC	Unsecured	789.84	939.79	939.79	119.84	0.00
SANTANDER CONSUMER USA	Secured	9,418.40	9,418.40	9,418.40	9,418.40	898.37
SANTANDER CONSUMER USA	Unsecured	NA	2,069.25	2,069.25	263.86	0.00
SPRINGLEAF FINANCIAL SERVICES	Unsecured	4,677.00	3,647.10	3,647.10	465.07	0.00
TD AUTO FINANCE LLC	Secured	7,374.50	7,374.50	7,374.50	7,374.50	908.15
TD AUTO FINANCE LLC	Unsecured	NA	892.60	892.60	113.82	0.00
TD BANK USA NA	Unsecured	999.49	1,111.63	1,111.63	141.75	0.00
VANDA LLC	Unsecured	979.44	1,157.21	1,157.21	147.56	0.00
VANDA LLC	Unsecured	490.13	646.58	646.58	82.45	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$3,759.38	\$3,759.38	\$0.00
Debt Secured by Vehicle	\$16,792.90	\$16,792.90	\$1,806.52
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$20,552.28	\$20,552.28	\$1,806.52
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$55,754.09	\$7,109.61	\$0.00

Disbursements:

Expenses of Administration	<u>\$3,801.59</u>	
Disbursements to Creditors	<u>\$29,468.41</u>	
TOTAL DISBURSEMENTS :		<u>\$33,270.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/16/2014

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.